

**United States Bankruptcy Court
District of Puerto Rico**

IN RE:

Case No. _____

CRUZ MALDONADO, MARIA E.

Chapter **13**

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: **3/28/2011**

☐ AMENDED PLAN DATED: _____

☒ PRE ☐ POST-CONFIRMATION

Filed by: ☐ Debtor ☐ Trustee ☐ Other

I. PAYMENT PLAN SCHEDULE

II. DISBURSEMENT SCHEDULE

\$ **300.00** x **12** = \$ **3,600.00**
 \$ **450.00** x **48** = \$ **21,600.00**
 \$ _____ x _____ = \$ _____
 \$ _____ x _____ = \$ _____
 \$ _____ x _____ = \$ _____

TOTAL: \$ **25,200.00**

Additional Payments:

\$ _____ to be paid as a LUMP SUM
 within _____ with proceeds to come from:

☐ Sale of Property identified as follows:

☐ Other:

Periodic Payments to be made other than, and in
 addition to the above:

\$ _____ x _____ = \$ _____

PROPOSED BASE: \$ **25,200.00**

III. ATTORNEY'S FEES
 (Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee
 Disclosure Statement: \$ **2,875.00**

Signed: **/s/ MARIA E. CRUZ-MALDONADO**
 Debtor

Joint Debtor

A. ADEQUATE PROTECTION PAYMENTS OR \$ _____

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.

☒ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☒ Trustee pays secured ARREARS:

Cr. **DORAL FINANCIAL** Cr. _____
 # **9926** # _____
 \$ **16,385.91** \$ _____

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. **FIRST BANK** Cr. _____
 # **7970** # _____
 \$ **1,913.00** \$ _____

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. _____ Cr. _____ Cr. _____
 # _____ # _____ # _____
 \$ _____ \$ _____ \$ _____

4. ☒ Debtor SURRENDERS COLLATERAL to Lien Holder:

AEELA

5. ☐ Other:

6. ☒ Debtor otherwise maintains regular payments directly to:

DORAL FINANCIAL

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.
 11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.

1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: _____
☐ Paid 100% / ☐ Other: _____

Cr. _____ Cr. _____ Cr. _____
 # _____ # _____ # _____
 \$ _____ \$ _____ \$ _____

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)
See Continuation Sheet

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CHAPTER 13 PAYMENT PLAN
Continuation Sheet - Page 1 of 1

TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR 11 USC 330.

FAILURE TO TIMELY OBJECT TO THIS PLAN CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT METHOD OF PAYMENT UNDER 11 USC 1325(a)(5).

TAX REFUNDS, IF ANY ARE RECEIVED BY DEBTOR, WILL BE TENDERED TO THE TRUSTEE AS A PERIODIC PAYMENT TO FUND THE PLAN UNTIL PLAN COMPLETION IN ADDITION TO PAYMENTS PROVIDED HEREIN. IF DEBTOR(S) NEED TO USE ANY PART OF THESE FUNDS, PROPER AUTHORIZATION WILL BE SOUGHT THE COURT FOR SUCH PURPOSE.

INSURANCE TO FIRST BANK THROUGH EASTERN AMERICA INSURANCE CO. AT THE END OF SALES CONTRACT IN THE APPROXIMATE AMOUNT OF 500.00 DISBURSEMENT TO EASTERN AMERICA INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON APRIL 2011.

ADEQUATE PROTECTION PAYMENT TO FIRST BANK UNTIL CONFIRMATION \$50.00 TO BE PAID BY TRUSTEE MONTHLY.

IN ORDER TO MINIMIZE INSURANCE AND MAXIMIZE DISBURSEMENT TO GENERAL UNSECURED CREDITORS, THE AUTO LOAN WITH FIRST BANK WILL BE PAID AHEAD OF SECURED CREDITOR DORAL FINANCIAL AND AFTER ADMINISTRATIVE FEES.